

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	:	<b>CRIMINAL NO. 08-_____</b>
	:	
<b>v.</b>	:	<b>DATE FILED:</b>
	:	
<b>THERESA A. CARDAMONE</b>	:	<b>VIOLATION:</b>
	:	<b>18 U.S.C. § 641 (conversion of government</b>
	:	<b>funds) – 1 count</b>
	:	

**INFORMATION**

**COUNT ONE**

**THE UNITED STATES ATTORNEY CHARGES THAT:**

At all times material to this information:

1. The Social Security Administration (SSA), an agency of the United States, administered certain government benefit programs, including the Disability Insurance Benefit (DIB) program, pursuant to Title 42, United States Code, Sections 401-433.

2. The DIB program was an earned-right program funded through Social Security wage taxes. When an individual worked, that individual paid taxes on his or her wages into the Social Security trust fund. If that individual became “disabled” and paid sufficient Social Security taxes to become “insured,” as those terms were defined for purposes of the Social Security Act, he or she was eligible to receive DIB, which was designed to replace part of the individual’s lost earnings due to disability. In addition, the DIB program provided for the payment of certain survivor benefits, such as monthly cash benefits to eligible widows or widowers of deceased DIB recipients. Entitlement to a widow’s benefit was not transferable, and terminated with the widow’s death.

3. An unindicted individual, identified as “CMJ,” received social security widow’s benefits during her lifetime.

4. During CMJ’s period of eligibility for widow’s benefits, the SSA had a monthly widow’s benefit check issued to CMJ, and mailed to her residence.

5. On October 25, 1992, CMJ died.

6. The SSA was not timely notified of CMJ’s death. Unaware that CMJ had died, SSA continued to mail CMJ’s monthly widow’s benefit checks to her former residence, where defendant THERESA A. CARDAMONE lived.

7. In or about January 2005, more than fourteen years after CMJ died, the SSA learned that CMJ had died, and terminated her widow’s benefits checks.

8. In or about October 2000, defendant THERESA A. CARDAMONE began to fraudulently endorse the deceased CMJ’s widow’s benefit checks. For a time, defendant CARDAMONE deposited the funds into her minor child’s bank account, and then withdrew those funds from that account. Defendant CARDAMONE also fraudulently obtained a check cashing card in CMJ’s name, which defendant CARDAMONE used to improperly cash CMJ’s widow’s benefit checks.

9. Defendant THERESA A. CARDAMONE improperly received and used approximately \$32,869 in SSA widow’s benefits checks that were intended for CMJ, who was deceased, and which defendant CARDAMONE knew she was not entitled to receive.

10. Beginning in or about October 2000 and continuing through in or about December 2004, in the Eastern District of Pennsylvania, defendant

**THERESA A. CARDAMONE**

knowingly converted to her own use money of the United States in excess of \$1,000, that is, approximately \$32,869 in SSA widow's benefit checks that were intended for CMJ, who was deceased, and which defendant CARDAMONE knew she was not entitled to receive.

In violation of Title 18, United States Code, Section 641.

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**PATRICK L. MEEHAN**  
**UNITED STATES ATTORNEY**